

**Information to identify the case:**

Debtor 1	<u>Mmkimyal Gaines</u>	Social Security number or ITIN	xxx-xx-5896
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>18-10576-TPA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mmkimyal Gaines

9/12/18

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Mmkimyal Gaines  
 Debtor

Case No. 18-10576-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 54

Date Rcvd: Sep 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2018.

db  
 14861009 +Mmkimyal Gaines, 225 East 25th Street, Erie, PA 16503-1932  
 14861010 +Alenda Houston, 5044 Spearfish Place, Waldorf, MD 20603-4370  
 14861016 +Allstate Insurance Company, P.O. Box 660598, Dallas, TX 75266-0598  
 +CHOICE RECOVERY INC, 1550 OLD HENDERSON ROAD, STE 100, COLUMBUS OH 43220-3662  
 (address filed with court: Choice Recovery, 1550 Old Henderson Road, Suite 100,  
 Columbus, OH 43220)  
 14861019 +CMC Faculty, 4135 South Stream Blvd, Charlotte, NC 28217-4523  
 14861013 +Che Group, Attn: Bankruptcy Department, Po Box 900, Waterloo, IA 50704-0900  
 14861017 +City of Shelby North Carolina, PO Box 207, Shelby, NC 28151-0207  
 14861018 +Cleveland Internal Medicine, 4135 South Stream Blvd, Suite 400, Charlotte, NC 28217-4636  
 14861023 +Dedrick Kimble, 3506 Concord Avenue, Shelby, NC 28152  
 14861024 +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
 14861026 +Edinboro University, Mcnernery Hall, Edinboro, PA 16444-0001  
 14861028 +Financial Data Systems, Attn: Bankruptcy, Po Box 688, Wrightsville Beach, NC 28480-0688  
 14861038 +Jacqueline Gore, 225 East 25th Street, Erie, PA 16503-1932  
 14861039 +John E. Crossland/TEK-Collect Inc., 871 Park Street, Columbus, OH 43215-1441  
 14861040 +Medical Data Systems Inc, Attn: Bankruptcy Dept, 2001 9th Ave Ste 312,  
 Vero Beach, FL 32960-6413  
 14861041 Michael Bell, 2425 Shuda Ave Apt. C, Gastonia, NC 28054  
 14861047 +PMAB, LLC, Po Box 12150, Charlotte, NC 28220-2150  
 14861045 +Penelec, PO Box 16001, Reading, PA 19612-6001  
 14861046 +Pinehurst Pathology Center, 300 East Arlington BD Ste 6-A, Greenville, NC 27858-5050  
 14861048 +Progressive Insurance, 6300 Wilson Mills Rd, Mayfield, OH 44143-2182  
 14861049 +Queen City Dental, 9010 Glenwater Drive, Charlotte, NC 28262-8592  
 14861050 +Raeford City Hall, 315 N. Main Street, Raeford, NC 28376-2649  
 14861051 +RealtyLink, LLC, 550 S Main St #300, Greenville, SC 29601-2541  
 14861053 State Farm, 1 State Farm Plaza, Bloomington, IL 61701  
 14861057 +TekCollect Inc, Po Box 1269, Columbus, OH 43216-1269

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: jmelaragno@iq7technology.com Sep 13 2018 02:26:24 John C. Melaragno, Trustee,  
 502 West 7th Street., Erie, PA 16502-1333

smg +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 13 2018 02:24:15 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14861011 +EDI: GMACFS.COM Sep 13 2018 05:58:00 Ally Financial, Attn: Bankruptcy Dept,  
 Po Box 380901, Bloomington, MN 55438-0901

14861012 +EDI: CAPITALONE.COM Sep 13 2018 05:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285

14861014 +E-mail/Text: bzhern@celticbank.com Sep 13 2018 02:26:33 Celtic Bank,  
 268 South State Street, Suite 300, Salt Lake City, UT 84111-5314

14861015 +E-mail/Text: mduckett@cmcu.org Sep 13 2018 02:26:19 Charlotte Metro Cred, 718 Central Ave,  
 Charlotte, NC 28204-2024

14861020 +EDI: WFNBNB.COM Sep 13 2018 05:58:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125

14861021 +EDI: WFNBNB.COM Sep 13 2018 05:58:00 Comenitybank/New York & Co, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125

14861022 +EDI: RCSFNBMARIN.COM Sep 13 2018 05:58:00 Credit One Bank, Payment Services PO Box 60500,  
 City of Industry, CA 91716-0500

14861025 +EDI: DIRECTV.COM Sep 13 2018 05:58:00 DirectTV, PO Box 5007,  
 Carol Stream, IL 60197-5007

14861027 +E-mail/Text: bknotice@ercbpo.com Sep 13 2018 02:25:15 ERC/Enhanced Recovery Corp,  
 Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412

14861029 +EDI: BLUESTEM Sep 13 2018 05:58:00 Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd,  
 Saint Cloud, MN 56303-0820

14861030 +EDI: AMINFOFP.COM Sep 13 2018 05:58:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868

14861035 +EDI: GLS.COM Sep 13 2018 05:58:00 Global Lending Services LLC, PO BOX 935538,  
 Atlanta, GA 31193

14861031 +EDI: PHINGENESIS Sep 13 2018 05:58:00 Genesis Bc/celtic Bank, Attn: Bankruptcy,  
 268 South State Street Ste 300, Salt Lake City, UT 84111-5314

14861032 +EDI: CBS7AVE Sep 13 2018 05:58:00 Ginny's, PO Box 2825, Monroe, WI 53566-8025

14861033 +EDI: CBS7AVE Sep 13 2018 05:58:00 Ginnys/Swiss Colony Inc, Attn: Credit Department,  
 Po Box 2825, Monroe, WI 53566-8025

14861034 +EDI: GLS.COM Sep 13 2018 05:58:00 Global Lending Service, Attn: Bankruptcy,  
 Po Box 10437, Greenville, SC 29603-0437

14861037 +EDI: IRS.COM Sep 13 2018 05:58:00 Internal Revenue Service, PO Box 21125,  
 Philadelphia, PA 19114

14861042 +EDI: CBS7AVE Sep 13 2018 05:58:00 Midnight Velvet, Swiss Colony/Midnight Velvet,  
 1112 7th Ave, Monroe, WI 53566-1364

14861043 +EDI: CBS7AVE Sep 13 2018 05:58:00 Montgomery Ward, PO Box 2855, Monroe, WI 53566-8055

14861044 +E-mail/Text: bankruptcy@onlineis.com Sep 13 2018 02:25:52 Online Collections, Po Box 1489,  
 Winterville, NC 28590-1489

District/off: 0315-1

User: admin  
Form ID: 318

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Total Noticed: 54

Date Rcvd: Sep 12, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14861973 +EDI: PRA.COM Sep 13 2018 05:58:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
14861052 EDI: NEXTEL.COM Sep 13 2018 05:58:00 Sprint, PO Box 4191, Carol Stream, IL 60197  
14861054 +EDI: RMSC.COM Sep 13 2018 05:58:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
14861055 +EDI: RMSC.COM Sep 13 2018 05:58:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
14861056 EDI: AISTMBL.COM Sep 13 2018 05:58:00 T-Mobile, P.O BOX 742596, Cincinnati, OH 45274  
14861058 +EDI: VERIZONCOMB.COM Sep 13 2018 05:58:00 Verizon, Attn: Wireless Bankruptcy Admin,  
500 Technology Dr Ste 500, Weldon Springs, MO 63304-2225  
14861059 +EDI: VERIZONCOMB.COM Sep 13 2018 05:58:00 Verizon Wireless, 500 Technology Drive,  
Suite 550, Weldon Springs, MO 63304-2225

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Global Lending Services LLC  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14861074\* +Alenda Houston, 5044 Spearfish Place, Waldorf, MD 20603-4370  
14861075\* +Allstate Insurance Company, P.O. Box 660598, Dallas, TX 75266-0598  
14861076\* +Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901  
14861081\* ++CHOICE RECOVERY INC, 1550 OLD HENDERSON ROAD, STE 100, COLUMBUS OH 43220-3662  
(address filed with court: Choice Recovery, 1550 Old Henderson Road, Suite 100,  
Columbus, OH 43220)  
14861084\* +CMC Faculty, 4135 South Stream Blvd, Charlotte, NC 28217-4523  
14861077\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
14861078\* +Che Group, Attn: Bankruptcy Department, Po Box 900, Waterloo, IA 50704-0900  
14861079\* +Celtic Bank, 268 South State Street, Suite 300, Salt Lake City, UT 84111-5314  
14861080\* +Charlotte Metro Cred, 718 Central Ave, Charlotte, NC 28204-2024  
14861082\* +City of Shelby North Carolina, PO Box 207, Shelby, NC 28151-0207  
14861083\* +Cleveland Internal Medicine, 4135 South Stream Blvd, Suite 400, Charlotte, NC 28217-4636  
14861085\* +Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125,  
Columbus, OH 43218-2125  
14861086\* +Comenitybank/New York & Co, Attn: Bankruptcy Dept, Po Box 182125,  
Columbus, OH 43218-2125  
14861087\* +Credit One Bank, Payment Services PO Box 60500, City of Industry, CA 91716-0500  
14861088\* +Dedrick Kimble, 3506 Concord Avenue, Shelby, NC 28152  
14861089\* +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
14861090\* +DirectTV, PO Box 5007, Carol Stream, IL 60197-5007  
14861092\* +ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road,  
Jacksonville, FL 32256-7412  
14861091\* +Edinboro University, Mcnernery Hall, Edinboro, PA 16444-0001  
14861093\* +Financial Data Systems, Attn: Bankruptcy, Po Box 688, Wrightsville Beach, NC 28480-0688  
14861094\* +Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
14861095\* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
14861100\* ++GLOBAL LENDING SERVICES LLC, C O RESURGENT CAPITAL SERVICES, 55 BEATTIE PLACE, STE 110,  
GREENVILLE SC 29601-5115  
(address filed with court: Global Lending Services LLC, PO BOX 935538, Atlanta, GA 31193)  
14861096\* +Genesis Bc/celtic Bank, Attn: Bankruptcy, 268 South State Street Ste 300,  
Salt Lake City, UT 84111-5314  
14861097\* +Ginny's, PO Box 2825, Monroe, WI 53566-8025  
14861098\* +Ginnys/Swiss Colony Inc, Attn: Credit Department, Po Box 2825, Monroe, WI 53566-8025  
14861099\* +Global Lending Service, Attn: Bankruptcy, Po Box 10437, Greenville, SC 29603-0437  
14861101\* +HHGregg, 4151 E 96th St, Indianapolis, IN 46240-1442  
14861102\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 21125, Philadelphia, PA 19114)  
14861103\* +Jacqueline Gore, 225 East 25th Street, Erie, PA 16503-1932  
14861104\* +John E. Crossland/TEK-Collect Inc., 871 Park Street, Columbus, OH 43215-1441  
14861105\* +Medical Data Systems Inc, Attn: Bankruptcy Dept, 2001 9th Ave Ste 312,  
Vero Beach, FL 32960-6413  
14861106\* +Michael Bell, 2425 Shuda Ave Apt. C, Gastonia, NC 28054  
14861107\* +Midnight Velvet, Swiss Colony/Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364  
14861108\* +Montgomery Ward, PO Box 2855, Monroe, WI 53566-8055  
14861109\* +Online Collections, Po Box 1489, Winterville, NC 28590-1489  
14861112\* +PMAB, LLC, Po Box 12150, Charlotte, NC 28220-2150  
14861110\* +Penelec, PO Box 16001, Reading, PA 19612-6001  
14861111\* +Pinehurst Pathology Center, 300 East Arlington BD Ste 6-A, Greenville, NC 27858-5050  
14861113\* +Progressive Insurance, 6300 Wilson Mills Rd, Mayfield, OH 44143-2182  
14861114\* +Queen City Dental, 9010 Glenwater Drive, Charlotte, NC 28262-8592  
14861115\* +Raeford City Hall, 315 N. Main Street, Raeford, NC 28376-2649  
14861116\* +RealtyLink, LLC, 550 S Main St #300, Greenville, SC 29601-2541  
14861117\* ++SPRINT NEXTEL CORRESPONDENCE, ATTN BANKRUPTCY DEPT, PO BOX 7949,  
OVERLAND PARK KS 66207-0949  
(address filed with court: Sprint, PO Box 4191, Carol Stream, IL 60197)  
14861118\* State Farm, 1 State Farm Plaza, Bloomington, IL 61701  
14861119\* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
14861120\* +Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

District/off: 0315-1

User: admin  
Form ID: 318

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Total Noticed: 54

Date Rcvd: Sep 12, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
14861121\* ++T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901  
(address filed with court: T-Mobile, P.O BOX 742596, Cincinnati, OH 45274)  
14861122\* +TekCollect Inc, Po Box 1269, Columbus, OH 43216-1269  
14861123\* +Verizon, Attn: Wireless Bankruptcy Admin, 500 Technology Dr Ste 500,  
Weldon Springs, MO 63304-2225  
14861124\* +Verizon Wireless, 500 Technology Drive, Suite 550, Weldon Springs, MO 63304-2225  
14861036 ##HHGregg, 4151 E 96th St, Indianapolis, IN 46240-1442

TOTALS: 1, \* 52, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 14, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on September 12, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Global Lending Services LLC bkgroup@kmlawgroup.com  
John C. Melaragno, Trustee johnm@mplegal.com,  
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Rebeka Seelinger on behalf of Debtor Mmkimyal Gaines rebeka@seelingerlaw.com

TOTAL: 4